

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

MARC GADDIS,)	
)	
Plaintiff,)	
)	
v.)	
)	Case No. 15 C 2882
HSBC BANK, N.A. as Trustee, DEUTSCHE)	
ALT-B SECURITIES MORTGAGE LOAN)	
TRUST, SERIES 2006-AB3; OCWEN LOAN)	
SERVICING, LLC; AMERICAN HOME)	
MORTGAGE COMPANY; CODILLIS &)	
ASSOCIATES and UNKNOWN JOHN DOE'S,)	
)	
Defendants.)	

MEMORANDUM ORDER

Marc Gaddis ("Gaddis") has submitted a lengthy self-prepared Complaint¹ in which he targets five named defendants and a group of "unknown John Doe's," charging them with a number of violations of his legal rights. This sua sponte memorandum order expresses no views in that respect -- instead its focus is on the purported In Forma Pauperis Application ("Application") that accompanies Gaddis' Complaint.

Instead of responding fully to the detailed financial inquiries that make up the Application, Gaddis has answered "yes" to a number of its inquiries (for example, whether he is currently employed, whether he or someone residing at the same residence has received income during this past year from any business, professional or other self-employment and whether he or anyone else living at the same residence owns stocks, bonds, securities or other financial

¹ Gaddis' document comprises 153 paragraphs divided into seven counts that occupy some 23 pages.

instruments) but provides no quantification at all as to any of those matters. Instead he says only that such information "will be updated" or is "coming from accountant" or is being "researched," and he has inserted this hand-printed statement at the very beginning of the Affidavit:

I am not impoverished. I am requesting until May 1, 2015 to pay \$400.00 [the required filing fee].

Although today's society functions largely on credit rather than cash that has not yet taken over the federal court system. Gaddis has offered nothing to indicate that time is of the essence so as to call for a current filing date rather than a normal filing date once the fee is paid (or perhaps when a legitimate Application may be tendered with the Complaint). Accordingly no action will be taken at this time, with the action to be considered as having been filed if, as and when Gaddis pays the filing fee.

A handwritten signature in black ink, reading "Milton I. Shadur". The signature is fluid and cursive, with the first name "Milton" being more prominent than the last name "Shadur".

Milton I. Shadur
Senior United States District Judge

Date: April 7, 2015